

ABSTRACT OF THE DISCLOSURE

1           A mobile terminal receives an e-mail from a number of withdrawal  
2 sources through a communications network. The e-mail indicates an  
3 expected amount to be withdrawn from a bank savings account of the owner  
4 of the mobile terminal. In response to the e-mail, the mobile terminal stores  
5 the amount indicated in the e-mail in an expected expense memory. The  
6 mobile terminal has a savings memory in which an exact copy of the amount  
7 saved in the bank savings account is stored. The mobile terminal also  
8 receives an e-mail from the bank which identifies a withdrawal source and  
9 indicates an amount withdrawn from the savings account. In response to this  
10 e-mail, the mobile terminal updates the savings memory with the amount  
11 indicated therein and an amount equal to the indicated amount is transferred  
12 from the expected expense memory to an expense record memory.